UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA

In re: ANGELA V. BROWN Debtor(s)	Case No. 09-42028-EJC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

O. Byron Meredith III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 09/11/2009.

2) The plan was confirmed on 12/17/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/28/2011.

4) The trustee filed action to remedy default by the debtor in performance under the plan on NA .

5) The case was completed on 10/29/2014.

6) Number of months from filing to last payment: 62.

7) Number of months case was pending: 66.

8) Total value of assets abandoned by court order: NA .

9) Total value of assets exempted: $32,395.00.

10) Amount of unsecured claims discharged without payment: $43,449.73.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	$29,241.38	
Less amount refunded to debtor	$125.54	
NET RECEIPTS:		**$29,115.84**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	$2,500.00	
Court Costs	$274.00	
Trustee Expenses & Compensation	$2,529.44	
Other	$0.00	
TOTAL EXPENSES OF ADMINISTRATION:		**$5,303.44**

Attorney fees paid and disclosed by debtor: $0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Unsecured	NA	9,658.25	9,658.25	1,644.22	0.00
CAPITAL ONE AUTO FINANCE	Secured	26,250.00	26,921.96	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,309.00	NA	NA	0.00	0.00
CLAUDE M KICKLIGHTER JR	Unsecured	5,200.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	1,907.00	1,942.37	1,942.37	330.67	0.00
ECAST SETTLEMENT CORP.	Unsecured	9,710.00	9,701.04	9,701.04	1,651.51	0.00
ECMC	Unsecured	NA	20,014.77	20,014.77	3,407.31	0.00
FORD MOTOR CREDIT	Unsecured	NA	NA	4,324.02	736.12	0.00
FORD MOTOR CREDIT	Secured	12,955.00	13,024.02	8,700.00	8,700.00	994.91
GEORGIA DEPT OF REVENUE	Secured	3,000.00	2,136.93	2,136.93	2,136.93	180.18
GMAC MORTGAGE CORPORATION	Secured	400.00	NA	521.69	521.69	0.00
GMAC MORTGAGE CORPORATION	Secured	22,675.00	23,146.59	23,146.59	0.00	0.00
HOME DEPOT	Unsecured	1,757.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,174.00	NA	NA	0.00	0.00
J C PENNEY	Unsecured	1,182.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	713.00	727.24	727.24	123.81	0.00
MEMORIAL HEALTH UNIVERSITY	Unsecured	400.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,067.00	NA	NA	0.00	0.00
OLD NAVY	Unsecured	1,062.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	9,825.49	9,825.49	1,672.69	0.00
PRA RECEIVABLES MANAGEMENT,	Unsecured	NA	336.65	336.65	57.31	0.00
STERLING INC DBA MARKS & MORG	Secured	1,555.00	1,547.78	1,547.78	1,547.78	107.27
WELLS FARGO BANK, N.A.	Secured	224,080.00	240,129.92	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	17,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	$23,146.59	$0.00	$0.00
Mortgage Arrearage	$521.69	$521.69	$0.00
Debt Secured by Vehicle	$8,700.00	$8,700.00	$994.91
All Other Secured	$3,684.71	$3,684.71	$287.45
TOTAL SECURED:	**$36,052.99**	**$12,906.40**	**$1,282.36**
Priority Unsecured Payments:			
Domestic Support Arrearage	$0.00	$0.00	$0.00
Domestic Support Ongoing	$0.00	$0.00	$0.00
All Other Priority	$0.00	$0.00	$0.00
TOTAL PRIORITY:	**$0.00**	**$0.00**	**$0.00**
GENERAL UNSECURED PAYMENTS:	**$56,529.83**	**$9,623.64**	**$0.00**

Disbursements:		
Expenses of Administration	$5,303.44	
Disbursements to Creditors	$23,812.40	
TOTAL DISBURSEMENTS :		**$29,115.84**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/10/2015 By: /s/ O. Byron Meredith III

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.